

## Financial Aid – Practically everything you need to know, on one page only!

FAFSA <https://fafsa.ed.gov/>

1. Get FSA ID (need SS#)
2. Do fafsa4caster <https://fafsa.ed.gov/FAFSA/app/f4cForm?execution=e1s1>
3. Fill out application based on previous year's income taxes
4. Submit on Jan. 1 to get a place in line
5. Do current year's taxes
6. Modify application and resubmit

### FAFSA AWARD LETTER

1. Expected Family Contribution (EFC)
2. Federal Pell Grant – not repaid, need-based
3. Federal Supplemental Educational Opportunity Grant (FSEOG) – not repaid, need-based
4. Federal Perkins Loan – loan from school, need-based, interest subsidized, 9 months grace, 5.5% interest
5. Federal Subsidized Stafford Loan – loan from gov't, need-based, interest subsidized, 6 months grace, 4.29%
6. Federal Unsubsidized Stafford Loan – loan from gov't, NOT need-based, interest NOT subsidized, no grace, 4.29%
7. Federal Work Study – need-based, students do an on-campus job
8. Estimated OR Promise
9. PLUS Loan – loan from gov't to parents, NOT need-based, credit check required, fixed 4.272%, 10 years

EFC – Expected Family Contribution – What you are expected to pay, out of pocket, towards college

1. College Savings Account
2. Personal Bank Account(s)
3. Loans – students or parents can take out private loans from a bank, variable rates & terms

### SCHOLARSHIPS

1. Crater Foundation <http://craterfoundation.district6.org/> Due: Early February 2016 (TBD)
2. OSAC <https://app.oregonstudentaid.gov/> Early Bird Due: 2/15/16, Regular Deadline: 3/1/15 submit at least 3 days PRIOR to deadline to allow time for CRA office to attach transcripts electronically
3. Specific School Scholarships – examples) <http://www.roguecc.edu/Foundation/>, <http://www.sou.edu/sosa/index.html>, <https://financialaid.uoregon.edu/scholarships>
4. Other Scholarship Databases - <https://bigfuture.collegeboard.org/scholarship-search>, <http://collegenet.com/elect/app/app>, <http://www.fastweb.com/>, <https://www.scholarships.com/about-us/>, <http://www.scholarshipmonkey.com/>

OREGON PROMISE <http://www.oregonstudentaid.gov/oregon-promise.aspx>

1. 2.50 GPA
2. Diploma or GED 2016
3. Oregon Community College
4. \$50 Copay per term
5. 2 Years
6. Application
7. Transcript
8. FAFSA